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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 3

### Complete if Known

Application Number	10/616,456
Filing Date	July 9, 2003
First Named Inventor	Frank ZIZZAMIA
Group Art Unit	3629
Examiner Name	Not Yet Assigned
Attorney Docket Number	098056/141

### U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	A	4,975,840		DeTore et al.	12-04-1990	
	B	5,893,072		Zizzamia	04-06-1999	
	C	5,970,464		Apte et al.	10-19-1999	
	D	6,014,632		Gamble et al.	01-11-2000	
	E	6,236,975		Boe et al.	05-22-2001	
	F	6,173,280		Ramkumar et al.	01-09-2001	
	G	6,148,297		Swor et al.	11-14-2000	
	H	6,128,599		Walker et al.	10-03-2000	
	I	6,076,072		Libman	06-13-2000	
	J	6,038,554		Vig	03-14-2000	
	K	6,009,415		Shurling et al.	12-28-1999	
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	M	5,956,691		Powers	09-21-1999	
	N	5,884,275		Peterson et al.	03-16-1999	
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	T	5,937,387		Summerell et al.	08-10-1999	
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	Z	4,831,526		Luchs et al.	05-16-1989	
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	BB	5,692,107		Simoudis et al.	11-25-1997	
	CC	5,752,236		Sexton et al.	05-12-1998	
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	EE	5,839,113		Federau et al.	11-17-1998	
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	HH	6,725,210		Key et al.	04-20-2004	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sub>6</sub>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

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		Art Unit	3629
		Examiner Name	Not Yet Assigned
Sheet 2	of 3	Attorney Docket Number	098056/00141

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	II	Dionne, Georges. "Handbook of Insurance" Copyright 2000. Kluwer Academic Publishers Group.	
	JJ	Clapp, John M., Fields, Joseph A., Ghosh, Chinmoy. "An Examination of Profitability in Spatial Markets: The Case of Life Insurance Agency Locations" Sep 1990.	
		Journal of Risk and Insurance. Vol. 57, Iss. 3.	

Examiner Signature	Date Considered
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